

In re:  
Salvatore Lombardo  
Debtor

Case No. 20-13935-pmm  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jan 29, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2021:

Recip ID	Recipient Name and Address
db	+ Salvatore Lombardo, 435 Schoeneck Avenue, Nazareth, PA 18064-9238
smg	+ Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+ Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+ Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+ Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14546363	+ Brown & Joseph LLC, One Pierce Place - Suite 700W, Itasca, IL 60143-2606
14547258	+ CAB East LLC/Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962-2180
14546368	+ Kilaeski Orthodontics, 134 Washington Street, East Stroudsburg, PA 18301-2819
14546369	+ Maria Lombardo, 435 Shoeneck Avenue, Nazareth, PA 18064-9238
14546371	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court; People First FCU, 2141 Downey Flake, Allentown, PA 18103
14546378	WestGUARD Insurance Company, PO Box 785570, Philadelphia, PA 19178-5570

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QLEFELDMAN.COM	Jan 30 2021 06:13:00	LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	EDI: PENNDEPTREV	Jan 30 2021 06:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 30 2021 01:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jan 30 2021 01:47:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14546361	EDI: BANKAMER.COM	Jan 30 2021 06:13:00	Bank Of America, PO BOX 982238, El Paso, TX 79998
14546362	+ EDI: CITICORP.COM	Jan 30 2021 06:13:00	Best Buy/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14546364	+ EDI: CITICORP.COM	Jan 30 2021 06:13:00	Citi Cards/Citibank, PO BOX 6241, Sioux Falls, SD 57117-6241
14546365	EDI: DISCOVER.COM	Jan 30 2021 06:13:00	Discover Financial Services, PO BOX 15316, Wilmington, DE 19850
14546366	+ EDI: FORD.COM	Jan 30 2021 06:13:00	Ford Motor Credit, PO BOX 542000, Omaha, NE

District/off: 0313-4

User: admin

Page 2 of 3

Date Rcvd: Jan 29, 2021

Form ID: 318

Total Noticed: 26

14546367	EDI: JPMORGANCHASE	Jan 30 2021 06:13:00	68154-8000 JPMCB card, PO BOX 15369, Wilmington, DE 19850
14546372	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2021 01:46:00	PNC Bank, PO BOX 3180, Pittsburgh, PA 15230
14546373	Email/Text: Bankruptcy.Notices@pnc.com	Jan 30 2021 01:46:00	PNC Bank, N.A, Consumer Loan Center, BR-YB58-01-5, PO BOX 5570, Cleveland, OH 44101
14546376	+ EDI: RMSC.COM	Jan 30 2021 06:13:00	SYNCB/Lowes, PO BOX 956005, Orlando, FL 32896-0001
14546375	+ Email/Text: lhunsaker@sofi.org	Jan 30 2021 01:46:00	Sofi, 2750 E Cottonwood Pkwy, Salt Lake City, UT 84121-7284
14546377	+ EDI: WFFC.COM	Jan 30 2021 06:13:00	Wells Fargo, PO BOX 14517, Des Moines, IA 50306-3517

TOTAL: 15

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14546370	*+	Maria Lombardo, 435 Shoeneck Ave., Nazareth, PA 18064-9238
14546360	##	Almighty Trucking LLC, 100 N, Wilkes-Barre Blvd., Suite 410, Wilkes Barre, PA 18702-5235
14546374	##+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1918

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 28, 2021 at the address(es) listed below:

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Salvatore Lombardo claputka@laputkalaw.com jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
HOWARD GERSHMAN	on behalf of Creditor CAB East LLC/Ford Motor Credit Company LLC hg229ecf@gmail.com 229ecf@glpoc.comcastbiz.net
LYNN E. FELDMAN	trustee.feldman@rcn.com lfeldman@ecf.axosfs.com
REBECCA ANN SOLARZ	on behalf of Creditor ROUNDPOINT MORTGAGE SERVICING CORPORATION bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-4

User: admin

Page 3 of 3

Date Rcvd: Jan 29, 2021

Form ID: 318

Total Noticed: 26

TOTAL: 5

**Information to identify the case:**

Debtor 1	<u>Salvatore Lombardo</u>	Social Security number or ITIN	xxx-xx-2482
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 20-13935-pmm			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Salvatore Lombardo  
aka Sal Lombardo, aka Salvatore Lombardo, aka  
Salvatore Lombardo Jr.

1/28/21

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**